

U.S. Patent Appln. Ser. No. 10/635,563  
Amendment and Response to Office Action dated January 16, 2007  
Atty. Docket No. 72167.000403  
June 18, 2007

### AMENDMENTS TO THE SPECIFICATION

The following Amendments to the specification are made in response to the following objections stated at paragraphs 2-4 and 6 of the Office Action.

in paragraph 2 of the Office Action, the drawings were objected to because "multiple reference characters have been used to designate multiple elements." In response, new reference characters have been added to Figs. 13b, 41b, 62a and 62b as shown in the attached Appendix and corresponding new reference characters are added to the specification as set forth below.

- in paragraph 3 of the Office Action, the drawings were objected to because "they do not include ... reference sign(s) mentioned in the description." In response, Fig. 7b has been amended to add 715, 715a and 715b. The remaining reference signs enumerated in paragraph 3 of the Office Action have been amended in the specification as set forth below.
- in paragraph 4 of the Office Action, the drawings were objected to because "they include ... reference character(s) not mentioned in the description." In response, the reference characters enumerated in paragraph 4 of the Office Action have been amended in the specification as set forth below.
- in paragraph 6 of the Office Action informalities are noted which are corrected by appropriate amendments to the relevant sections of the specification below.
- in addition, paragraphs [0229] and [0230] have been amended as set forth below.

*Please replace paragraph [0117] with the following amended paragraph:*

[0117] Figure 5 is a flowchart depicting the sorting process in accordance with as exemplary embodiment of the present invention. At step 510, collections determine whether the received collections item is an international collections item or a domestic collections item. If the collections item is international, it is determined whether the international collections item falls into one of the international collections subcategories (described above) recognized by the IDCS 100, e.g., CII, CIU, COI, ICL, Premier/Premier, Premier/Standard, Standard/Standard, as shown at 520. Alternative embodiments of the present invention may include a greater, or fewer numbers of international subcategories, without departing from the inventive concept of the present invention.

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***Please replace paragraph [0126] with the following amended paragraph:***

Next, at steps 610, the IDCS user determines whether the item to be scanned is, or is not, a check and, if not, proceeds to step 611 for non-check items. If the item to be scanned is a check, the user scans the item using the check scanner 139 (Figure 1). If the item to be scanned is not a check, the user scans the item using the flatbed scanner 137. At steps 612 and 673, the user may indicate his choice at in the scanner selection area 715 (Figure 7), by selecting either the "check scanner" radio button 715b, or the "flatbed" radio button 715a.

***Please replace paragraph [0127] with the following amended paragraph:***

[0127] At this point, the steps in the flow chart diverge into substantially parallel paths, one for checks, and one for non-check items. Identical, or substantially identical, steps in the parallel paths will be discussed together, to avoid the necessity of repeating the same description. At step 615 and parallel step 675, the IDCS user informs the imaging and indexing module 220 to which collections item category the collections item should be assigned. For example, referring to FIG. 7, the IDCS user may assign a collections item category by selecting the ICL tab 710, the COI tab [[715]] 716, the CII tab 720, the CIU tab 725, the PRE/STD tab 727 or the Payment tab 729.

***Please replace paragraph [0130] with the following amended paragraph:***

Next will be described a scheme for generating the database index key in accordance with an exemplary embodiment of the present invention. Any conventional numbering scheme that assigns a unique database index key to each item being scanned may be utilized. An example of such a scheme is depicted in Figure 9. In the illustrated embodiment, a 19 digit alphanumeric index key 1400 is assigned. The first 3 digits 1410 of the index key 1400 are alphabetical, and indicate the type of collections item that is being scanned. For example, COI, CII, CIU, Pre/Std etc. The next 9 digits 1420 of the index key 1400 are a unique batch sequence number. Every bundle of items that is run through either the flatbed scanner 137 or the check scanner 139 is assigned a unique batch sequence number 1420 based on items in the batch. The [[last]] 4 digits 1430 of the index key 1400 are a numeric intra-day item sequence number. All the items scanned on the same day are incrementally assigned an item sequence number 1430 starting at 1 each day. Finally, the last three digits 1440 of the index key 1400 is a page number for each scanned

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item. Every page of every item is assigned a three digit number beginning with 001. The page number 1440 starts over again with 001 with each new item.

*Please replace paragraph [0131] with the following amended paragraph:*

[0131] Referring again to Figure 6, At step 640, if the item was scanned as a check using the check scanner 139, the imaging and indexing module 220 determines whether there exists a microcoded e.g., MICR encoded, routing number on the check. All domestic checks contain routing numbers, but most foreign checks do not. If the check includes microcode, at step 650 the microcode is read and the microcoded information is stored by the IDSC data server 145. The microcoded information may be used to populate certain fields in the scan workflow screen 700, such as, for example, the transmittal routing number field 750, the transmittal account number field 755, and the transmittal serial number field 760. If the check is, for example, a foreign check that does not contain any microcode data, the user may manually enter data into fields 750-760[[765]].

*Please replace paragraph [0134] with the following amended paragraph:*

[0134] The user may now wish to scan additional [[documents and]] items, the user proceeds to step 670 for checks and step 696 for non-check items in order to associate them with the current unit of work, i.e., the current scanned collections item. If the user wishes to append another image to the current unit of work, the user may use the image placement selection area 780 to select the append radio button 780a. If the user wishes to insert an additional check image as an additional transmittal page, the user may select the insert radio button 780b. If the user wishes to replace a scanned image, the user may select the overwrite radio button 780c.

*Please replace paragraph [0141] with the following amended paragraph:*

[0141] Returning to Figure 4, once collections items have been input into the system of the present invention, as described above, the collections items are processed by the system at step 440. The Process Collection Items step 440 will next be described with reference to Figures 10 and 11. Figure 10 is a flowchart depicting the flow for item processing [[, and]] showing that the steps involved at this stage are selecting the process command 1503 and the collection item type 1505. In turn, step 1510 determines if there is a collection item in the unit of work and, if so,

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images and associated data are displayed to the user at step 1515, whereupon the user enters data in blank fields at step 1520 and commits the collection item at step 1525. Step 1530 determines if there are additional collection items which are to be processed and, if so, the next collection item is selected step 1535. If not, then at step 1540, the process ends. Figure 11 depicts an item processing screen, in accordance with an exemplary embodiment of the present invention. At step 1503, the IDCS user selects the process command button which leads to step 1505, for "select collections item type" which activates the "items" command button 705b. This causes the item processing module 230 of the IDCS client 130 to generate and display to the user an item processing screen 1600, depicted in Figure 11. Across the top of process workflow screen 1600 there are seven tabs: ICL tab 1610, COI tab 1615, CII tab 1620, CIU tab 1625, Pre/Std tab 1630, Items Hold tab 1632, and Correct tab 1634. To begin processing a particular category of collections item, the user may [, at step 905,] select either the ICL tab 1610, the COI tab 1615, the CII tab 1620, or the CIU tab 1625, etc.

*Please replace paragraph [0142] with the following amended paragraph:*

[0142] At step 1510 and related step 1515, once the IDCS user has selected a collections item category by using one of tabs 1610, 1615, 1620, 1625, the item processing module 230 retrieves an open image-based UOW corresponding to the selected tab from the IDCS database 145. If there are no open UOWs available in the selected collections item category, the item processing module 230 simply displays a message to that effect. The message may read, for example, "No items are available for the selected type." If the IDCS user has selected a collections item 1610, 1615, 1620, 1625 for which a UOW in fact exists, the item processing module 230 then retrieves the images corresponding to that UOW from the IDCS database 145, and display those images in image display area 1605.

*Please replace paragraph [0149] with the following amended paragraph:*

[0149] Fig. 13 depicts the data entry under the "To Customer" tab [[1650]] 1660. Referring to that figure, the IDCS user enters the type of currency in "currency" textbox 1805, and the country of origin of the item in "country" textbox [[1805]] 1805a. The IDCS user may utilize the item processing module's 230 search function to retrieve all banks that settle the currency, country, and type entered for that item level. The banks are displayed on a grid. Once the IDCS

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user selects the appropriate bank, information is automatically populated in the "To party" textbox 1815, preferably with reference to a stored database of bank information. The IDCS 100 also automatically fills in the "name" textbox 1820 with the customer's name, and the "address" textbox 1825 with the customer's address. Alternatively, if the IDCS user knows the information, he may manually fill out textboxes 1815, 1820, and 1825 without using the above-described search function.

*Please replace paragraph [0151] with the following amended paragraph:*

[0151] Figure 14 shows an item processing screen for ICL 1610. As in Figure 16, selecting the From Customer tab 1650 causes certain fields to be displayed. Depositor entry field 1905 displays the depositor number. Depositor name and address are displayed in fields 1670 and 1675, substantially identical to corresponding fields in Figure 16. Field 1910 displays the Deposit Ticket Total and field 1915 displays the Total Item. Field 1920 displays the Deposit Ticket Date. Field 1925 displays the Deposit Ticket Number, while field 1930 displays the RT/ABA number.

*Please replace paragraph [0155] with the following amended paragraph:*

[0155] Once the IDCS user has completed entering all the data required by the item processing module 230, the IDCS user may commit the collections item by selecting the "commit" command button 1687. This corresponds to step 1520 shown in Figure 10. Selecting the commit command button 1687 causes the item processing module 230 to save all the entered data to the IDCS database 145. The item processing module 230 then sends a SWIFT, fax, or paper notification that the collections item has been processed to the presenting institution and/or customer. The collections item is now ready for balance and distribution ("B&D") at step 440 of the flowchart of Figure 4.

*Please replace paragraph [0160] with the following amended paragraph:*

[0160] This process will now be described in relation to selection of the ICL tab 2305, which causes a B&D screen 2300 to be generated and displayed to the IDCS user. An exemplary B&D screen 2300 for display when the ICL tab 2305 is selected is shown at Figure 18. At step 2220, all collections items for which processing has been completed are listed in bundle lists column

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2325. If the ICL tab 2305 is selected, cash letter items are listed under the bundle lists column 2325. At step 2240, one or more of the items selected at step 2230 are printed. At step [[2230]] 2245, the IDCS user selects one or more of the collections items listed in bundle lists column 2325. At step 2240, the IDCS user causes selected items to be moved from the bundle lists column 2325 to the verification column 2330.

*Please replace paragraph [0163] with the following amended paragraph:*

[0163] At step 2280, clicking the approve button 2345 approves the collections item for printing, and moves the collections item to the approved items column 2350. The IDCS user may print the cash letter item by clicking the print button [[2370]] 2315. Once the cash letter item has actually been printed, it is removed from the approved items column 2350 and its status is set to "open." Open collections items are placed in the "open" queue of the queuing module 310. Items in the "open" queue are ready for the payment step 460, described in greater detail below.

*Please replace paragraph [0169] with the following amended paragraph:*

[0169] Deposit tickets can be selected for printing by highlighting them and clicking the print deposit button 2960. If an item is rejected, the system of the present invention preferably forces reprinting of the credit listing. The deposit is out of balance if any item has been rejected or has been moved to the correctable error column. The Premier Deposit Item list is reprinted automatically with the correct information. The selected PRE/STD deposit tickets are printed, the status is changed to open waiting payment, and items are removed from the deposits column 2955. The deposit ticket must be printed with a MICR quality ribbon. A sample deposit ticket format is shown in Figure [[31A]] 31c.

*Please replace paragraph [0171] with the following amended paragraph:*

[0171] Returning to Figure 18, selection of the "print" tab 2315 in that figure causes the B&D module to generate and display a B&D print screen 3200, shown in Figure 20, in accordance with an exemplary embodiment of the present invention. From screen 3200, the IDCS user may print debits, credits, cashier's checks and wire notices by selecting print debit advice radio button 3205, print credit advice radio button 3210, print cashier's checks radio button 3215, or print conversion/immediate returns radio button 3220, respectively. Preferably, only one of radio

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buttons 3205, 3210, 3215, 3220 may be selected at a time. A range of collections items with a starting and ending number may be entered in corresponding start number textboxes 3205a, 3210a, 3215a, 3220a and end number textboxes 3205b, 3210b, 3215b, 3220b. Clicking print button [[3245]] 2315 causes the selected category 3205, 3210, 3215, 3220 to be printed for the range of collections items entered in textboxes 3205a-b, 3210a-b, 3215a-b, 3220a-b. If no range of collections items is entered in textboxes 3205a-b, 3210a-b, 3215a-b, 3220a-b, the selected category 3205, 3210, 3215, 3220 is printed for all available collections items.

*Please replace paragraph [0172] with the following amended paragraph:*

[0172] Returning to Figure 18, selection of the Print Cash Ltr tab 2367 creates at printout of each letter 2350 and selection of the "re-print" tab 2317 in that figure causes the B&D module to generate and display a B&D re-print screen 3300, shown in Figure 23, in accordance with an exemplary embodiment of the present invention. As was described above, bundle lists will have to be reprinted if any item in that deposit was moved to the correctable error column or the BD hold column. This is necessary because the deposit will be out of balance, causing the bundle listing to be out of balance. The reprint function allows the user the ability to reprint any documentation that was produced by IDCS and listed in the "Re-print" module for any given date.

*Please replace paragraph [0176] with the following amended paragraph:*

[0176] The flowchart of FIG. 24 illustrates the payment processing flow for processing payments on cash letter payments ICL and collection letter payments COL. Switch/Return and Pre/Std processing are not shown on the flow chart but will be discussed below with reference to the payment processing screens. Referring to FIG. 24, at step 3402, the collections department receives payment on a collections item in the form of, for example, a check. At step 3404, the received payment is scanned and index using scanning and indexing module 220 (see FIG. 6 and accompanying discussion supra). At step 3408, the IDCS user selects the payments button 705c, causing the IDCS payments module 260 to generate, by default, the ICL payments processing screen 3500 at step 3410.

*Please replace paragraph [0181] with the following amended paragraph:*

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[0181] At step 3435, the IDCS user must enter data into various fields in the CIL payments processing screen 3500. These fields will now be described with reference to Figure 25. The "CL Our Ref #" textbox 3515, as was previously stated, is an ICL reference number obtained by inputting or looking up the correct number. The "To Party" textbox 3527 is automatically populated as a result of entering or searching the "CIL Our Ref #" 3515. The net proceeds of the money collected on the collections item is debited to the customer whose name appears in the "To Party" textbox 3527. The "DB Acct" textbox 3530 [[and the account type textbox 3531 are]] is automatically populated based on the entry in the "CL Our Ref #" textbox 3515. The "DB Acct" textbox 3530 identifies the account number of the party identified in the "To Party" textbox 3527. The account type [[in textbox 3531]] may be a DDA or GL account.

*Please replace paragraph [0183] with the following amended paragraph:*

[0183] The following data fields in the ICL payment processing screen 3500 are preferably inputted by the IDCS user, and are not automatically populated by the payment processing module 260. The "To Ref #" textbox 3546 contains the "TO" reference tracking number. The "Debit" dropdown box 3547 contains the method by which the account is debited. The "Debit" textbox 3549 contains the account number to be debited. The "Net Payment" textbox 3553 contains the total payment amount entered by the IDCS user as displayed in the current check image being shown in image area 775. The "CCY" dropdown box 3554 contains the cash letter currency type. The rate field 3555 displays the rate that IDCS populates automatically. The "US \$" textbox 3557 contains the U.S. currency equivalent of the ICL if the ICL is in non- U.S. currency. The data in "US \$" textbox 3557 is calculated and automatically inputted by the payment processing module 260 based on the values contained in the "Net Payment" textbox 3553 and the "CCY" dropdown box 3554 and "Rate Field" 3555. If desired, the user can hold the process by selecting the Process Hold tab 3583 and enter Notes by selecting the Notes tab 3595.

*Please replace paragraph [0184] with the following amended paragraph:*

[0184] If at step 3445 the IDCS user has completed all the data entry needed to complete payment processing, the IDCS user may, at step 3450, click the "commit" button 3589 to commit the payment and have the next payment displayed by the payment processing module 260. Payments can preferably be made in a number of ways, including automatic payments by Swift



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messaging, Fedwire, and Cashier's Check. These payments correspond to Fax Payments 3405, Swift Payment 3406 and Wire Payment 3407 shown in FIG. 24.

*Please replace paragraph [0185] with the following amended paragraph:*

[0185] At step 3445, if for some reason the IDCS user is not able to complete the payment processing, the IDCS user may set the status of the payment to "payment hold" by clicking the payment hold button [[3593]] 3583 shown in FIG. 26a. If there is an issue that the IDCS user feels needs to be researched with regard to this payment, the IDCS user may click the "research" button 3591 to send the payment to the research queue at step 3455. The IDCS user may also attach a "sticky note" (described previously) to the payment image by right clicking the mouse and entering text in the textbox that is displayed at step 3595. Cancel button 3596 is selected to abort the payment process and to display a grid of all available payment transactions. Re-scan button 3597 sends the payment to the rescan status. The rescan module allows for images to be rescanned or images added to a selected batch.

*Please replace paragraph [0186] with the following amended paragraph:*

[0186] If the COL tab 3520 is selected, the user is presented with a COL payments processing screen 3700, shown in FIG. 27. As discussed above, the basic process for COL is shown in the flowchart of FIG. 24. In that figure, if it is determined at step 3415 that the payment is for a COL, that at step 3416 pay return, the flow proceeds to step 3422, at which the COL tab is selected. Next, at step 3424, the payment image is retrieved and displayed. Then, at step 3426, the COL reference number is entered. After execution of step 3426, the flow proceeds to step 3435, discussed above, and continues along the flowchart in a manner similar to C/L payment processing discussed above. If at step 3416 it is determined to return, button 3417 is selected.

*Please replace paragraph [0187] with the following amended paragraph:*

[0187] Referring again to Figure 27, if the COL reference number corresponding to the COL for which payment is being processed appears on the image or is known to the IDCS user, it may be inputted in COL reference number field 3720. Entering the COL reference number causes the payment processing module 260 to automatically select the Payment button 3724 and populate the "From Customer Name" textbox 3725, the "From Settlement Type" textbox 3728, the "From

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Settlement Acct No." area 3730, the "To Customer Name" area 3732, the "To Settlement Type" area 3735, the "To Settlement Acct No." area 3737, the "Settlement Ccy" (settlement currency) area 3740, the "Collection Amount" area 3742, the "Settlement Rate" area 3746, the "Pay Equiv Amt" area 3747 and the "Fee Ccy" (fee currency) area 3750.

*Please replace paragraph [0196] with the following amended paragraph:*

[0196] The research function is required as a means of handling items that are rejected from the main process. This function is also used to build new customer accounts within the system and track old or stale items. Payments are deducted from the outstanding balance throughout the day. The IDCS must calculate and maintain daily the aggregate outstanding limit for each customer based on their established Global Exposure System (GES) limit or a courtesy limit, preferably around \$5,000. The IDCS user may access items that have been placed in the research queue by clicking the "research" command button 705e. This causes the research/inquiry module 270 to generate and display a research screen [[4100]], a diagram of which is depicted in Figure 31. The IDCS user may select a research function by clicking on one of the tabs preferably located at the top of the screen. In accordance with an exemplary embodiment of the present invention, the available research tabs include a work flow tab 4105, a faxes tab 4110, a Pre/Std tab 4117, a SWIFTS tab 4115, a past due tab 4120, a workflow hold tab 4125, and a CIU review tab 4130.

*Please replace paragraph [0204] with the following amended paragraph:*

[0204] Clicking the Past Due tab 4120 causes the research module 270 to generate and display a past due research screen 4900 having a past due research table 4905, which lists all past due collections items, if any, as shown in Figure 39. Selecting a past due item from the past due research table 4905 allows the IDCS user to update the status of the past due item. The IDCS user may indicate, for example, by entering a "Y" in the status column 4915, that the item should be cleared from the past due research table 4905. The IDCS user may also enter, for example, an "N" in the status column to leave the item as past due. In radio box 4920, the IDCS user may choose between, for example, three options. The first is to select option 4920a to view items past due for 30 days, with a tracer (SWIFT, fax, or mail) automatically generated by the IDCS 100. The second is to select [[2420b]] 4920b to view items past due for 45 days, with a tracer (SWIFT, fax, or mail) automatically generated by the IDCS 100. The third is to select [[2420c]]

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4920c to view items past due for more than 60 days, with a tracer (SWIFT, fax, or mail) automatically generated by the IDCS 100.

*Please replace paragraph [0207] with the following amended paragraph:*

[0207] When inquiry button [[705f]] (located sixth from the top of the left side vertical menu bar in FIG. 40a) is selected, inquiry module 270 cause the user to be presented with an inquiry screen 5200, as shown in Figure 41. This screen allows for entry of search criteria in searching for an item. Radio buttons 5210 allow the user to narrow the search to include all items (default), only open items, only closed items, or only returned items. Radio buttons 5215 allow the user to specify the type of items to be searched. In particular, collections (default), cash letters, cash letter items, deposit tickers, Pre/Std items, and payments. DDA search may utilize radio buttons 5220 to select credit, debit, or both. The DDA#/GL# field 5222 allows for direct entry of this information. Customer name entry utilizes radio buttons 5225 to specify the from party or the to party. The customer name is entered into customer name field 5230, with city name and index number being entered in the fields 5235 and 5240, respectively.

*Please replace paragraph [0208] with the following amended paragraph:*

[0208] The date criteria can be entered utilizing the date radio buttons 5245 and the "from date" and "to date fields" 5250. The date radio buttons 5245 include buttons for an open date (default), a closed date, and a return date. Other criteria may be entered in country code field 5255, currency code field 5260, face amount field 5265, payment amount field 5270, US equivalent amount field 5272, and fee equivalent amt field 5274. The our reference field 5276 has three subfields: item type, batch # and item #. Other fields include the check number field 5278 and the their reference field 5280. The search button 5282 is clicked to invoke the entered search criteria and proceed to a search result. The clear button 5284 clears the entered search criteria, while the exit button 5286 allows the user to exit from the inquiry process. The default tab at the top of the screen is item tab 5287, which is used to search for an item. Other tabs include queue status tab 5288, browse images tab 5289, table tab 5290 and archive tab 5292.

*Please replace paragraph [0214] with the following amended paragraph:*

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[0214] When the table [[maintenance]] button [[705g]] (located seventh from the top of the left side vertical menu bar in Figure 47a) is selected, the user is presented with an table maintenance screen 5900, as shown in Figure 48. That screen includes a drop down list box 5905 that allows the user to select a table for maintenance. In particular, the list includes the tables available for update. Preferably, the tables available for maintenance are dynamically controlled by a program such as Oracle so that new tables are automatically put into the list without the need for Visual Basic code changes. Visual Basic is a software application that provides the workflow functionality for IDCS. A table is selected for maintenance by clicking on the name in the dropdown list box 5905. When the table is selected, a grid with the fields for that table is displayed (not shown). The add button 5910 is enabled upon selection of a table from the dropdown list box 5905. Clicking the add button 5910 an add table screen is presented to the user (not shown). Clicking the update button 5915 allows a record to be updated. The changes made during the update can be saved by clicking the commit button 5920. Clicking on Delete button 5925 deletes the record.

*Please replace paragraph [0217] with the following amended paragraph:*

[0217] Clicking the reports button 705h on the left side of the screen causes the system to display a reports screen 6000, as shown in Figure 52. Reports screen 6000 includes a reports selection window 6005 with displays a list of available reports. A report is selected by clicking an entry on the list, to highlight that entry, and using one of: the print button 6010, to send the report directly to a default printer; the preview button 6015, to allow viewing of the report at the user's workstation; the clear screen button 6020, to allow selection of another report without printing or previewing the previously selected report Start date and end date parameters may be entered in fields 6030 and 6035, respectively. Other tables can be accessed by selecting the Re-link table button 6025.

*Please replace paragraph [0222] with the following amended paragraph:*

[0222] Figure 57 shows the batch balancing window [[6505]], which is displayed as a cascading window in supervisor workflow screen 6100 when the batch status tab 6130 is selected. All batches processed for a specific production day are displayed denoting balancing confirmation

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by a "Y" (yes) or "N" (no). The batch balancing module is operable to release a batch and re-assign.

*Please replace paragraph [0225] with the following amended paragraph:*

[0225] The Accounting reconciliation screen includes a number of buttons used in accounting reconciliation processing. The buttons include a Get Southwest Accounting button 6730 which provides a listing of all DDA & G/L entries posting in the Southwest to Finen04 by production date; a Get Northeast Accounting button 6735 which provides a listing of all DDA and G/L entries posting in the Northeast to Finen01 by production date; a Get All Accounting button 6740 which provides a listing of all financial entries for both Southwest and Northeast accounts by production date; a Refresh button 6745 which resets the data in the Accounting screen. Also included are the NE DDA Extract button 6750 which provides a listing of Northeast DDA posting by production date; the VAT (Volume Allocation Tracking) Extract button 6755 records the volume for Collection Services; the Chase Link Extract button 6760 lists all transactions that post to a particular account; the EFUN Extract button 6765 which provides a listing of the Southwest financial transactions posting via Electronic Funnel; the STARS Extract button 6770 which provides a listing of the general ledger entries posting for the Northeast by production date; the IRS (Income Revenue System) Extract button 6775 provides the tracking of the income back to the appropriate BAC; and the Smart Stream Reconciliation (SSR) Extract button 6780 is a reconciling system that handles foreign currency items. At the lower portion of the screen are provided an Export to Excel button 6785 which provides the ability to export any of the listings within accounting to a spreadsheet for printing; and an Exit button 6788 which allows the IDCS user to exit the accounting module.

*Please replace paragraph [0227] with the following amended paragraph:*

[0227] When the AIP tab 6715 is selected, the system presents the AIP reconciliation screen 6800, shown in Figure [[62]] 62a. The auto investment program allows for the systematic reconciliation of internal DDA accounts. The fields in this screen include radio buttons [[6720]] 6720a allowing display of not reconciled or reconciled items. Radio buttons [[6725]] 6725a allow a choice of match criteria (shown in debits column 6740). In particular, the choice can be made between normal match criteria, in which debits are shown from the current serial number,

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and credits to debits, in which matching debits are shown. Serial numbers of items for AIP reconciliation are listed in serial number field [[6730]] 6730a. As shown FIG. 62a, the data can be refreshed by selecting Refresh tab 6790 or re-calculated by selecting the Re-Calc tab 6792. Credit field [[6735]] 6735a and debits field [[6740]] 6740a are also provided. The right side of the screen is divided between a credit display area and a debit display area. The credit display area includes a serial number field 6741, a case number field 6742, an account number field 6743, an amount field 6744, a remark field [[6745]] 6745a, reconciled date field 6746, a CR or DB field 6747, a file source field 6748, a date field 6749, a copy debit to credit button [[6750]] 6750a, a flag field 6751, a source ID field 6752, and save buttons 6753. The screen display can be refreshed by selecting button 6790. Amounts displayed in the screen display can be recalculated by selecting button 6792.

*Please replace paragraph [0228] with the following amended paragraph:*

[0228] The debit display area includes a copy credit to debit button [[6755]] 6755a, a serial number field [[6760]] 6760a, a case number field [[6765]] 6765a, an account number field 6768, an amount field 6769, a balance field 6770, a remark field 6772, reconciled date field [[6775]] 6775a, a CR or DB field 6776, a file source field 6778, a date field [[6780]] 6780a, a flag field 6778, a source ID field 6782, and save buttons [[6785]] 6785a. The screen also provided radio buttons 6787 allowing a choice between SW True Collect, SW Premier/Standard, NE True collect, NE Premier/Standard, and the applicable reconciling accounts.

*Please replace paragraph [0229] with the following amended paragraph:*

[0229] When the FEDWIRE tab [[6720]] is selected, the system presents the Research FedWires screen 6900. The Fedwire tab houses all the wire notification information for the IDCS user. This screen includes three tabs, an outgoing wires tab 6902, an incoming wires--received tab 6903, and an incoming wires--pending tab 6904. FIG. 63 shows the Research FedWires screen 6900 with the incoming wires --received tab 6903 selected. The display for the other two tabs is substantially similar and is not shown. A display field 6905 displays the image of an incoming wire. An incoming wires--received list 6910 is displayed on the right side of the screen. Also provided are: a field 6915 for selecting a CSR; batch entry field 6920 and item field 6925, which allow the current wire to be linked to the batch and item entered in these fields; an assign button

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6928; a refresh button 6930; a payment button 6932; a create swift button 6934; an image button 6936; and a close button 6940, which causes the screen to close.

*Please replace paragraph [0230] with the following amended paragraph:*

[0230] When the IDC Ticket tab [[6725]] is selected, the system presents the IDC Ticket Number screen 7100, as shown in FIG. 64. The IDC ticket tab allows for the systemic allocation and creation of internal IDC numeric tickets. The screen includes a list 7105 of IDC tickets, a random number generator 7108, and an exit button 7110. The random number generator 7108 includes a starting number field 7108a, an ending number field 7108b, and a generate numbers button 7108c, which triggers generation of a random number based upon the numbers input in fields 7108a and 7108b.